

Joyce Walker  
Hoosier Whose Family Member was Affected by a Phone Scam  
Statement for U.S. Senate Special Committee on Aging Field Hearing  
“Trust Your Instincts? Tools to Empower Seniors to Identify Scams and Fraud”  
Indiana State Fair, Indianapolis  
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I would like to thank Senator Donnelly for this opportunity and Michelle Mayer for believing in me.

My mother may have been 93-years-old, but she was nobody’s fool. So when “he” called her to tell her that she had won big money, she was not about to fall for that. However, 6 weeks later when “he” called again, she fell under his spell. When I caught up with her, she had written and mailed checks for thousands of dollars to people she didn’t even know.

What follows is a brief overview of 24-pages of documentation, which I call “To Kill a Scam”:

On August 13 of last year, our scammer hit for the first time. He called my mother to tell her she had won money and he needed her bank account information. My mother is a smart woman and she told him that her bank account information was none of his business and suggested that he call me. He did. He had a thick accent so I wondered if it was their doctor. When my husband walked in the house and asked who I was talking to, I answered, “I don’t know, but I think it is Dr. Sitar.” Boom! I had just dropped their doctor’s name! When I finally heard the words 3.5 million dollars, I laughed and hung up on him. He called back 6 more times. Each time we would let it ring, or pick it up and hang up on him, but he kept calling. When we looked at the caller ID it said JM KINGSTON. While trying to figure out who Jim Kingston was, it hit me: This call was coming from Kingston, Jamaica! The next day he called 2 more times and my husband threatened to call the police if he called again. He did not, and that was the end of that. Or so we thought.

Six weeks later, my mother received a phone call from “Dr. Sitar” requesting a check for \$2,400 for my father’s care. She mailed it to him. Then she received a call from “the doctor” stating that he was on vacation, could not cash her check, and she would have to rewrite it to his mother, Beverly Hagerman, and mail it to her. Mom followed his orders. However, she did mention this to her alert Resident Assistant at Wynnfield Crossing, who called me and suggested that something seemed “fishy”, and maybe I should look into it.

One call to the doctor's office confirmed that no such fees had been charged. I immediately called my mother's bank to stop payment on these checks, but Beverly Hagerman had already cashed her check. When I then visited my mother and looked at her check register, I asked her who Charlie Ugarte was. She had no idea. When I showed her that she had written a \$2,000 check to someone named Charlie Ugarte, she explained that he was a friend of Dr. Sitar.

After hours of searching on the Internet, I tracked down Beverly Hagerman, a 58-year-old woman in Houlton, Maine. And, thanks to the staff at Wynnfield Crossing who diligently went through the trash, we came up with a post office box number in Silver City, New Mexico, for our friend Charlie Ugarte, who turned out to be a female, age unknown.

I was fortunate to find Beverly Hagerman on Facebook. We had numerous conversations on Facebook and she was checked out by Michelle Mayer of the Indiana Attorney General's Office. Our scammer had identified himself as David Anderson to Beverly, told her she had won a car and money, gave her good reason to believe him, and called her on a regular basis. Scam victims like Beverly unwittingly launder money for him by cashing personal checks from scam victims like my mother, buying green dot Visa cards, and wiring money at his instruction. As I had done for my mother, I instructed Beverly to change her bank account numbers, get an unlisted phone number, set up fraud alert with the three credit bureaus, and never talk to him again. She followed my instructions.

Charlie Ugarte surfaced when her bank would not cash my mother's check. Upon being told that it was part of a scam she replied, "I am not a scammer, I am just trying to earn points to win a million dollars!" She took her check to the Silver City police department where it is laying in the evidence room.

Meanwhile, because we were disrupting his plan, our scammer, David Anderson, was not receiving his money. So he actually called Beverly's bank in Bangor, Maine, where he became very belligerent with the bank's vice president. Not gaining any ground there, he called the Houlton, Maine police department and told them that they needed to arrest Beverly Hagerman, a scammer and money launderer, who owed him money. The police were skeptical but did take a frightened Beverly in for questioning. Fortunately, she already had Michelle Mayer and the Indiana Attorney General's Office on her side.

I have filed complaints with the FTC and the FBI. And, if anybody wants to help me get this guy, thanks to Beverly and Facebook, I have the names and faces of 3 of David Anderson's 5 "receivers," all living in Jamaica.

I have learned numerous lessons from this incident, a few examples are:

1. Scammers are slick. If they get your money, you won't ever see it again. Be careful who you talk to on the phone. Get an unlisted number. Never pay a bill without a written statement. Never cash a check from someone you don't know.
2. Take charge of your aging loved ones' financial matters sooner than later. Use your Power of Attorney, watch their check registers, and get to know their doctors, bankers, and care-givers.
3. We usually think to report scams to our local police departments. Police officers need to learn to refer victims to agencies such as the State Attorney General's office and the AARP.

## APPENDIX:

### Things I will never understand:

1. How he got my parents' phone number.
2. The impeccable timing:
  - a. Incidents coincided with my mother's onset of dementia and Dad leaving assisted living home and going to nursing home.
  - b. Posed as their doctor and called on the day before Mom and I had a meeting regarding Dad at the nursing home.
  - c. What are the odds that my husband would have walked in on the conversation at just the "right" moment that lead me to drop my parents' doctor's name?

### Things I have learned:

1. Just like taking away the car keys, it is also important to take control of, or at least monitor, your aging loved ones' financial matters sooner rather than later.
2. Use your Power of Attorney and manage their finances for them. Electronic banking is wonderful. Get to know their bankers.
3. Aging adults from the Greatest Generation are very responsible about paying their bills and they like to write checks. Look at their check registers regularly.
4. If you cannot check on them daily, have someone who can. Don't just see if they are "all right," but look into their bills and mail.
5. Seniors use the phone a lot and are trusting and nice to people who call them.
6. Change their phone numbers to unlisted. If they are "with it" enough, they will understand it is for their own protection. In my mother's case, she doesn't even know her phone number has been changed to unlisted. I contacted the friends and relatives who might call her (or they contacted me when they were unable to call her), explained the situation and gave them her unlisted number. Also, for a small fee, phone companies will block up to two numbers.
7. Local police departments are not able to be very helpful. Contact the State Attorney General's Office; create reports for the FTC and FBI.
8. Local police departments need to be equipped with the right information to tell people where to seek help. They need to refer victims to agencies such as the State Attorney General's office and the AARP ElderWatch at 1-800-222-4444, option 2.
9. The post office can be more helpful than the police department. (For example, the post office in Silver Springs, New Mexico, red flagged Charlie Ugarte's P.O. Box in order to monitor it for future fraudulent activity.)
10. Doctors need to be real about the elderly. Instead of sugar-coating their situation, they need to be frank about their lack of ability to make rational decisions when they are in their 90's. The best thing my parents' doctor ever did was get stern with me about the fact that I needed to use my Power of Attorney papers and take over the finances and the decision making. My mother didn't like it one bit. She felt that she was still able to handle all of her affairs. Also, she firmly believed that she was dealing with her doctor and not a scammer. She never believed it until I mailed her my 16-page document. After she read that, she knew.
11. Be aware that this can be very embarrassing and humiliating for the victims. My mother won't talk about it and I don't bring up the subject.

12. Employees at assisted living facilities like Wynnfield Crossing need to be very alert to signs that their residents have been caught up in fraudulent activity. Quick thinking by my mother's Resident Assistant saved our family thousands of dollars.

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